

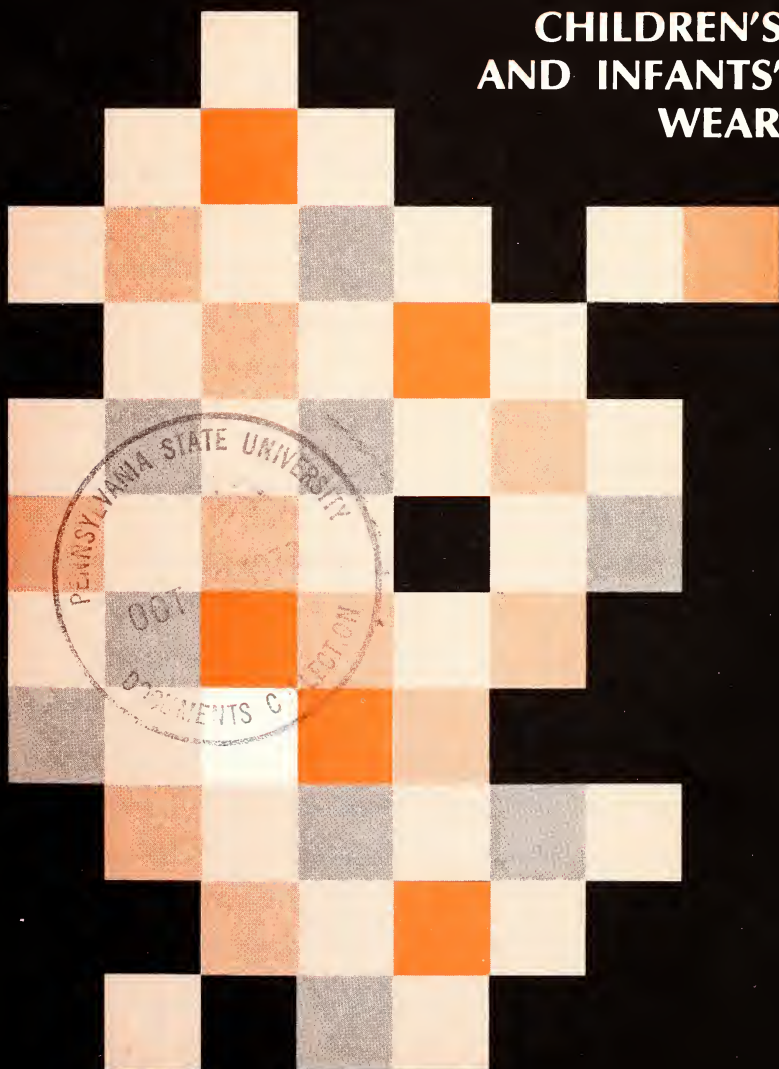
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URBAN BUSINESS PROFILE

CHILDREN'S AND INFANTS' WEAR



U.S.
DEPARTMENT
OF
COMMERCE

Economic
Development
Administration

Office of
Minority Business
Enterprise

URBAN BUSINESS PROFILE

CHILDREN'S AND INFANTS' WEAR

SIC 5641

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ECONOMIC DEVELOPMENT ADMINISTRATION
in cooperation with
OFFICE OF MINORITY BUSINESS ENTERPRISE**

U. S. DEPARTMENT OF COMMERCE
Washington, D.C. 20230

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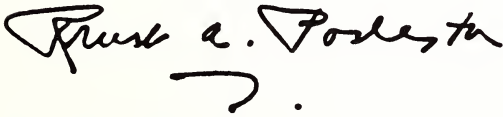
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FOREWORD

As part of a continuing program to provide encouragement and assistance to small business ventures, the U.S. Department of Commerce is issuing a series of Urban Business Profiles.

It is hoped that these reports will serve as a meaningful vehicle to introduce the prospective small urban entrepreneur to selected urban-oriented businesses. More specifically, a judicious use of these profiles could: provide a potential businessman with a better understanding of the opportunities, requirements, and problems associated with particular businesses; provide guidelines on types of information required for location-specific feasibility studies; assist urban development groups in their business creation activities.

A handwritten signature in black ink, reading "Robert A. Podesta". The signature is fluid and cursive, with a large initial "R" and a stylized "P".

Robert A. Podesta
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URBAN BUSINESS PROFILES

URBAN BUSINESS PROFILE

Children's and Infants' Wear

(SIC 5641)

I. RECOMMENDATION

Entry into the dynamic industry of children's and infants' wear sales is recommended only for those who are experienced retailers, who have experience in following apparel fashion trends, and who have access to at least \$80,000 of risk equity capital from personal savings or investors. The children's and infants' wear industry has become an increasingly important part of total apparel industry sales, with a dollar volume of approximately \$500 million in 1969. Yet the children's and infants' wear retail trade had a failure rate of 49 firms out of every 10,000 in 1968, according to Dun and Bradstreet, making its industry failure rate higher than average for the retail field.

The dynamic changes that are continually taking place in the industry can, however, offer rewards to the retailer who knows both his local market and the trends in children's fashion to which the buyer is increasingly sensitive. The minority entrepreneur who meets

the above qualifications and who is able to locate so as to take best advantage of his desired market segment will be in a position to capitalize on growth trends in the industry.

II. DESCRIPTION

A. Identification

Standard Industrial Classification (SIC) 5641 defines children's and infants' wear stores as those stores stocking and selling a variety of clothing sized and designed especially for children from infancy to the age of 12 years. An assortment of children's furniture, toys and accessories is also included.

B. Industry Dimensions

Trends within the industry indicate a movement toward fewer but larger stores. The number of specialty stores decreased from 4,879 establishments with payroll in 1963, to 3,556 in 1967, while the average annual sales per store went from \$79,960 in 1963 to \$92,700 in 1967. The typical selling space in a specialty store has increased from 1,800 to 2,500 square feet in the same time period. These trends have continued since that period.

Industry sources indicate that several other trends have become apparent. Departments devoted to infants' and children's wear have proliferated in department stores on an increasingly subdepartmentalized basis, breaking merchandise down into increasingly narrower age groupings, such as preteen or teen. This has also been the case in specialty stores where emphasis has been on merchandising to children by breaking them into age categories. There has also been growth in the selling of children's and infants' wear in men's and women's shops, supermarkets, drugstores, and variety chains, resulting in increased competition for those specialty and department stores that base their market appeal on greater convenience and lower price. Sales of suburban retailers are also increasing at a faster rate than downtown, reflecting, in part, demographic patterns and the convenience and increased appeal of shopping centers.

C. Industry Characteristics

1. Nature of the Product

The infants' and children's wear industry is designed to satisfy clothing needs of children to the age of 12, including diapers, underwear, nightwear, day wear, coats, shoes, and accessory needs. The

apparel is increasingly styled for adaptability to children's activities, ease of care, and durability. These items may thus be considered both staple and impulse and are for the most part repeat sale items.

Infants' and children's clothing and accessories are available in a wide range of prices. Price range bears a functional relationship to quality and, therefore, to the nature of the particular merchant's target market. "Big ticket" products may include those items which are specially designed or novelty creations or which are sold as accessories to children's wear such as jewelry and toilet items.

The marketing or sales approach is very much dependent upon the type of store and the target market. It may reflect a higher price, high quality, and service orientation, as does the department or specialty store, or a lower price, less quality conscious, self-service approach characteristic of the discount or drugstore. Higher price department stores and discount stores currently lead the children's wear industry in terms of growth in sales volumes.

2. Nature of the Customer

Despite the fact that children are the ultimate wearers of the merchandise sold by children's and infants' wear stores, adults are usually the purchasers. Adults develop preferences toward a particular seller on the basis of price, quality of merchandise, service, selection, style, and goodwill.

Children's wear retailers have found the most profitable locations for business to be those areas with a heavy concentration of families, with adequate housing facilities for future growth, and with business and commercial activity capable of sustaining local population growth. Locational determinants to be considered in the selection of a particular site include the extent of customer traffic (including pedestrian) and the nature of the existing stores in both the immediate vicinity and in the community.

3. Competition

Infants' and children's wear stores may take any of several organizational forms—proprietorships, corporations, franchises. No single form predominates, though the growth in the number of department stores that include infants' and children's wear departments and the trend in the industry toward larger size and multiple stores suggest increasing use of the corporate form. One of the most significant

features of the industry from the competitive aspect is the large variety in the types of business operations which stock and sell infants' and children's wear; outlets include everything from department stores and specialty stores to discount operations, supermarkets, and mail order houses.

Fashion consciousness has become more and more significant in the industry, particularly at the higher quality outlets. Department stores and specialty shops in particular have based their approach on quality and fashion, competing with each other largely on the basis of price and service. The low-end price lines tend to be "fashion followers" and are handled primarily by stores such as discounts, chains, mail order firms, supermarkets, and varieties which depend on high turnover for success. Use of a merchandise buying service may offer the smaller retailer a source of information about price changes, new merchandise, best sellers, and other trade features on which success in his chosen market is based.

There are three major types of buying services which an infants' and children's wear retailer may use. All fulfill the same function, market representation for the stores served, but differ from one another in the matter of ownership. Wholly owned services include Allied Purchasing Corp. and the May Company; association buying offices (owned and operated by members and stockholders) include Associated Merchandising Corp. and the Specialty Stores Association; and privately owned independent buying offices include Kirby Block & Co. and Youth Fashion Guild. Unless the prospective entrepreneur is very experienced in the trade, he should investigate affiliation with an established buying service.

4. Promotional Techniques

Every infants' and children's operation needs sales promotion to attract customers. But too often, store owners equate merchandise promotion with reduced prices alone. This is usually a mistake. Unless the store is purely a bargain operation, it has other things to offer—values, assortment, service, and fashion. Some of its promotional efforts should, therefore, be keyed to these themes.

The major methods for promotion used in the industry are newspaper advertising, direct mail, and store window displays. While newspaper advertising gets its major share of the large store's promotional dollar, smaller stores with smaller budgets have tended to avoid the newspaper because they cannot afford professional advertising staffs. However, some smaller stores have found that running small ads regularly keeps the store's name before the public, and

that the extra cost of professional advertising help is often offset by the extra sales for which the ads are responsible.

With respect to direct mail, this technique has the virtue of being available to any store, no matter how small the amount it can invest. A mailing list should be developed from customer records, supplemented by birth lists and school rosters.

Perhaps the most economical form of promotion is the store window display, and specialty stores have found this to be the best way of attracting customers. Effective windows tell a story, and each item displayed should be an integral part of that story, with no extraneous merchandise present.

5. Ease of Entry

The industry is characterized by relatively easy entry, the one restrictive factor perhaps being the trend toward bigness and the consequent financing problems. Licensing is usually required at the local level, but this, as a rule, does not pose a serious or costly problems.

In a major city, a specialty store with an \$80,000 or more annual sales volume and with a selling area of 20 by 100 square feet requires a minimum capital investment of about \$45,000. This figure by 1970 standards represents a rather small initial investment. Once a general area has been selected in which to locate, feasibility planning should be done on the basis of available store space, sources of supply, and licensing and capital requirements. One means by which a businessman new to infants' and children's wear may become better acquainted is by joining an infants' wear and children's wear merchandising group, such as Youth Fashion Guild and the National Retail Merchants Association.

6. Capital Requirements

Financing in the infants' and children's wear business today must be thought of only in "big" terms. Insufficient financing at the outset is extremely dangerous. In 1967 an estimated capital investment of \$35,000 was required to finance a 20 by 100 foot shop capable of generating a sales volume of \$80,000 in the first year, with \$15,000 to \$18,000 going for fixturing, \$17,000 for inventory, and \$3,000 for other expenses. Capital needs for almost all types of shops have since climbed. In 1970, a recommended minimum capital investment for an infants' and children's wear store was about \$45,000. However, this figure will vary considerably with the particular store's situation—rents, anticipated price and quality level of the merchandise, and amount of service offered.

Determination of the initial capital needs may be accomplished through a valuation of opening merchandise inventory, a summation of projected fixture and equipment costs, and an estimate of such operating expenses as credit costs, payroll size, and startup expenses such as licensing and advertising.

Other important factors to be considered in determining the capital investment required in infants' and children's wear retailing include the intended markup on the merchandise to be carried and the expected annual turnover of inventory. The children's and infants' wear trade average of three stock turnovers per year (calculated by dividing annual net sales by average monthly inventory) is lower than is usually found in men's and women's wear sales and is the main reason for a relatively high initial capital requirement in children's and infants' wear stores. This turnover rate will often vary by specific items within the store's stock, and successful stores are adept at stocking these high turnover items.

7. Profitability

Trade data on infants' and children's wear stores throughout the U.S. indicate the following operating ratios for the "average" children's and infants' wear store:

1969

<u>Item</u>	<u>Percentage</u>
Net sales	100.0
Cost of goods sold	61.0
Gross margin	39.0
Total operating expenses	36.8
Owner's compensation	10.4
Employee wages and benefits	8.2
Occupancy	8.4
Advertising	1.8
Depreciation, fixtures	1.5
Buying expenses	1.0
All other expenses	5.5
Net profit before taxes	2.2
Inventory turnover (annual)	2.9

Gross margins in the industry have improved from 32.5 in 1957 to 39.0 in 1969, and the annual turnover rate has risen slightly from 2.6 in 1957 to 2.9 in 1969. These figures should not be taken to indicate an industrywide strengthening of margins, as they are suggestive

primarily of the growing market strength of the department store outlets at the upper end of the market.

8. Outside Factors Affecting Business Success

The seasonal cycles exert a strong influence on the apparel business in general, and children's and infants' wear stores are no exception. There is generally slower activity in the winter months, a gradual upswing into the spring, a leveling off during the summer months, and an upswing in the fall lasting through Christmas. A notable feature in this industry is a general insensitivity to economic downturns, particularly in the discount lines and their outlets. This is an important factor in the projection of sales and turnover rates and offers a favorable margin of stability to this industry.

III. BUSINESS OPPORTUNITIES IN THE INDUSTRY

A. Success Determinants

There are several features of the industry which affect the probabilities for business success.

- The requirement for substantial display and selling square footage is high, due to the necessity for a large stock assortment both in depth and breadth of styles, sizes, and colors.
- There is a relatively large amount of "detail" work in the business due to the breadth and depth of the stock assortment which must be carried. This also requires greater buying and inventory control skills.
- An average annual turnover which is slower than men's and women's wear entails a relatively large initial capital investment.
- During economic and business downturns this industry is less affected than many retail industries since customers seem to continue spending on their children.
- Considerable departmentalization now characterizes the businesses in the industry since fashion considerations have become more essential to selling and since both children and parents are increasingly interested in and aware of clothing. Children prefer to find their clothing broken down by age groups, and their growing interest and awareness has tended to increase their influence on parents' buying habits.

B. Examples of Returns Attainable in the Industry

1. *Small Suburban Shopping Center Partnership*

Two partners open an infants' and children's wear store in a shopping center centrally located with respect to several middle income housing developments consisting primarily of young families. This location affords 8,000 square feet of selling space, good pedestrian traffic, and convenient parking facilities. The merchandise to be carried is in the medium price range. There is a weekly regional advertiser available. The initial capital investment is \$80,000, \$70,000 of which is financed by a long term bank loan with a 90 percent Small Business Administration guarantee, with the remaining \$10,000 provided by the owners. The business is established as a proprietorship by obtaining a license from the county at a nominal cost. The two proprietors expect to hire additional sales clerks necessary to provide a high level of customer service. First-year sales are good, with operating results as follows:

Sales	\$300,000	100%
Cost of goods sold	<u>183,000</u>	
Gross margin	\$117,000	39%
Operating expenses	\$ 94,600	
Fixtures	\$15,000	
Wages and benefits	36,000	
Rent	3,600	
Interest	5,000	
Advertising	5,000	
Buying expense	3,000	
Owner's compensation	26,000	
Depreciation	1,000	
Net profit before taxes	<u>\$ 22,400</u>	7.4%

2. *Downtown Specialty Shop*

A proprietor opens a small downtown children's wear shop featuring relatively low prices and self-service. High volume is expected to provide enough revenue to cover relatively high operating costs. It is expected that advertising will be important to the operation, and advertising space is bought in the local newspaper. Only 4,500 square feet of selling space is available; display area fixtures are crowded but arranged for maximum traffic. The assortment in terms of style, color, and size is somewhat limited. The strategy is to achieve a faster turnover than is generally found in the industry through lower pricing catering to the lower income level of the majority of the

pedestrian traffic. Sixty thousand dollars of financing is needed to open the store; capital sources include:

\$20,000	Bank loan (5-year, 10%)
10,000	Owner's equity
10,000	Grant, local urban development foundation
20,000	Loan, MESBIC (10-year, 8%)
<u>\$60,000</u>	

First-year operating results for the store:

Sales	\$161,000	100%
Cost of goods sold	112,700	
Gross margin	\$ 48,300	30%
Operating expenses	<u>\$ 46,280</u>	
Fixtures and equipment	\$18,000	
Wages and owner's compensation	12,880	
Rent	4,800	
Advertising	3,220	
Buying expense	1,980	
Depreciation	1,800	
Interest costs	3,600	
Net profit before taxes	<u>\$ 2,020</u>	1.3%

In the first example, the market was segmented predominantly on the basis of price, quality, and service. A middle-income area offers good consumer spending potential at the level associated with a higher price range, since this income level is in a position to demand and to pay for a certain quality and to expect service when a purchase is being considered. The second example portrays a store oriented more toward a market based on daily commercial center traffic. Pricing policy is aimed at capturing impulse sales from passers-by and from respondents to the media advertising which emphasize price specials. Depth of selection and service are sacrificed for the lower-priced levels.

IV. ESTABLISHING THE NEW BUSINESS

A. Establishing the Market

The first step in starting a new children's and infants' wear store is to determine the market which the store is intended to serve. The prospective entrepreneur must identify the general type of consumer he wishes to cater to. He may wish to locate downtown, for example, and make his appeal to inner-city residents; or he may take a

location in a suburban shopping center and cater to the suburban population.

Whatever the decision, it will affect where the new store is to be located, what it's total market is, and what kind of merchandise it should carry. If the market is an upper income one, willing to pay higher prices, it will require higher quality merchandise, dressing room space, merchandise displays, and gift boutiques. The entrepreneur who wishes to cater to this market will have to invest considerably more in a wide range of merchandise, store fixtures, and in trained sales staff than the discount operator.

The general procedure to be followed in selecting a store location begins with the identification of several potential locations where space is known to be available, the computation of the number of potential customers within the shopping area of each location (statistics from the local school system may be of value), and determination of the amount of annual expenditures on children's wear. An analysis of competition from department stores, discount operations, and other children's wear stores will suggest where underserved markets exist.

B. Securing Capital

A number of cities have organizations which specialize in assisting minority entrepreneurs to secure capital. A prospective entrepreneur should seek out these sources and go over his plans with them.

The local Small Business Administration office or OMBE affiliate may help to put the prospective entrepreneur in touch with sources of capital and to provide the names of banks which have made minority loans. Minority-owned banks may also provide capital.

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TRADE ASSOCIATIONS

Infants', Children's and Teens' Wear Buyers Association: 45 West 35th Street, New York, New York 10001. Founded 1942. Members, 500. Buyers, merchandisers, and owners of stores selling infants', children's, and teenage apparel. Supplies market information and statistics. Publication: Bulletin, monthly.

National Retail Merchants Association (NRMA): 100 West 31st Street, New York, New York 10001. Founded 1911. Members, 14,000. Department, chain, and specialty stores retailing men's, women's and children's wear, shoes, dry goods, etc. Conducts conferences and workshops; provides extensive group of manuals, bulletins, promotion materials, and advisory services on all phases of retail merchandising including budgeting, credit, increasing sales, style changes, visual selling, etc. Publications: 1) Stores, monthly; 2) Retail Control (Controllers Congress), monthly; 3) Personnel Service, bimonthly; 4) New Bulletin (Store Management Group).

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